

Annual Percentage Yield (APY) subject to change without notice and may change after the account is opened. Fees may reduce earnings.

Rates Effective as of:

For accounts opened/maintained in the State of Hawaii 9/19/2019

For accounts opened/maintained in Guam, Saipan & Palau 9/20/2019

Business Checking Accounts	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY
Business Money Management Checking	\$100	\$1 \$10,000	0.02% 0.02%	0.02% 0.02%

Business Savings Accounts	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY
Business Savings	\$100	\$1	0.02%	0.02%
Bankohana Business Savings	\$100	\$1	0.04%	0.04%

Business Bonus Rate Savings Accounts	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY	Bonus Interest Rate¹	Combined APY¹
Business Bonus Rate Savings	\$100	\$1	0.03%	0.03%	0.07%	0.10%
		\$2,500	0.03%	0.03%	0.07%	0.10%
		\$10,000	0.03%	0.03%	0.07%	0.10%
		\$25,000	0.06%	0.06%	0.07%	0.13%
		\$100,000	0.12%	0.12%	0.07%	0.19%
		\$250,000	0.12%	0.12%	0.07%	0.19%
		\$500,000	0.12%	0.12%	0.07%	0.19%
		\$1,000,000	0.13%	0.13%	0.07%	0.20%
		\$2,500,000	0.13%	0.13%	0.07%	0.20%
\$5,000,000	0.16%	0.16%	0.07%	0.23%		

¹For Business Bonus Rate Savings, the bonus interest rate and the combined APY are contingent upon making a minimum deposit of \$250 and no withdrawals during the month.

The products listed above may not be available to all customers or to all areas that Bank of Hawaii serves. Please consult your branch about the availability of products. Some restrictions apply.

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Business Money Market Savings Accounts	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY
Business Money Market Savings	\$100	\$1	0.04%	0.04%
		\$2,500	0.05%	0.05%
		\$10,000	0.07%	0.07%
		\$25,000	0.09%	0.09%
		\$100,000	0.15%	0.15%
		\$1,000,000	0.17%	0.17%
Bankohana Business Money Market Savings	\$100	\$1	0.05%	0.05%
		\$2,500	0.06%	0.06%
		\$10,000	0.08%	0.08%
		\$25,000	0.09%	0.09%
		\$100,000	0.16%	0.16%
		\$250,000	0.16%	0.16%
		\$500,000	0.16%	0.16%
		\$1,000,000	0.18%	0.18%
		\$2,500,000	0.19%	0.19%
\$5,000,000	0.19%	0.19%		
Business SecureSweep Money Market Savings	\$100	\$1	0.05%	0.05%
		\$2,500	0.06%	0.06%
		\$10,000	0.08%	0.08%
		\$25,000	0.09%	0.09%
		\$100,000	0.16%	0.16%
		\$250,000	0.16%	0.16%
		\$500,000	0.16%	0.16%
		\$1,000,000	0.18%	0.18%
		\$2,500,000	0.19%	0.19%
		\$5,000,000	0.19%	0.19%

Business Retirement Savings Accounts (not available in Palau)	Minimum Balance to Open	Minimum Balance to Earn APY	Interest Rate	APY
Retirement Savings	New accounts no longer offered	\$1	0.07%	0.07%

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For the most current rate information or more on how to open an account, simply visit any Bank of Hawaii branch or call Bankoh By Phone.

- In Hawaii: 643-3888
- In U.S. Mainland and Canada: 1-888-643-3888
- In Guam and Saipan: 1-877-553-2424
- In American Samoa: 1-888-643-3888 (long distance charges may apply)
- In Palau: 680-488-3338
- TTY: 1-888-643-9888